

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

UNITED STATES DISTRICT COURT

for the

District of

Division

Winfred Howard
and
Joslynn Tonsua
Howard

Case No.

1:22 cv 954
(to be filled in by the Clerk's Office)

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Jury Trial: (check one)



Yes

☐ No

-v-
NAVY FEDERAL Credit Union
Merryfield, VA

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

2022 AUG 19 P 2:34

FILED

COMPLAINT FOR A CIVIL CASE

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address

Winfred Howard & Joslynn Tonsua
Howard
Nomad/ Homeless
Winfred.Howard@verizon.net
703-244-6469 / 703-244-6491

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

Defendant No. 1

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

We Need
 These People's
 Suppna to Court
 1. Marie McDonnell

Defendant No. 2

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

2 Henry McLaughlin
 3. Jon Ahern
 4. Mr. Donlean
 5. Long and Foxes

Defendant No. 3

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

5. Century 21 Agent
 Mrs. Gurdeep

Defendant No. 4

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

Please See
 Attached Letter
 August 19, 2022
 and attached Supporting
 documentation
 Jishant Dovel
 Aug 19, 2022

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*

☐ Federal question

☐ Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

B. If the Basis for Jurisdiction Is Diversity of Citizenship**1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, *(name)* _____, is a citizen of the
State of *(name)* _____

b. If the plaintiff is a corporation

The plaintiff, *(name)* _____, is incorporated
under the laws of the State of *(name)* _____
and has its principal place of business in the State of *(name)* _____

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)**a. If the defendant is an individual**

The defendant, *(name)* _____, is a citizen of
the State of *(name)* _____ . Or is a citizen of
(foreign nation) _____

Pro Se I (Rev. 12/16) Complaint for a Civil Case

b. If the defendant is a corporation

The defendant, *(name)* _____, is incorporated under the laws of the State of *(name)* _____, and has its principal place of business in the State of *(name)* _____.
Or is incorporated under the laws of *(foreign nation)* _____, and has its principal place of business in *(name)* _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: _____

Signature of Plaintiff

Printed Name of Plaintiff

B. For Attorneys

Date of signing: _____

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

FILED

August 19, 2022

United States Federal Eastern District Courts

Alexandria, Virginia

2022 AUG 19 P 2:35

Plaintiff: Winfred Howard and Joslynn Tonjua Howard vs. Defendant: Navy Federal Credit Union (NFCU)

Honorable Federal Courts

Enclosed are documentations of Navy Federal Credit Union sharecropper mortgage loan. On June 30, 2003 mortgage loan certification of satisfaction for May 2019 of a forced foreclosure sale. NFCU has an sharecropper loan mortgage system that has implemented the Jim Crow Laws and Slavery Law of sharecropper loan system in violations of the United State Constitution and the United States Eastern Bankruptcy Courts that is governed by the United State Justice Department has allowed these Jim Crow Laws and Black Code Law of slavery to be reinstated causing our Constitutionals Rights, Civil Liberties and Emancipation violations. We have been bankruptcy since 2006 and continue to return due to NFCU sharecropper mortgage loan system that is outlined in the August 24, 2014 bankruptcy court orders of Judge Kenny at the Eastern District Bankruptcy Courts in Alexandria Virginia. In 2017 NFCU employees testified under oath that NFCU mortgage loan system was still broken when asked by the judge pertaining to the return escrow. The bankruptcy court transcripts of NFCU attorney Mr. Donlean informing the courts NFCU had lied in the August 24, 2014 bankruptcy case and was lying again in the 2016/2017 bankruptcy case; which records and enclosed documentation will confirm that NFCU sharecropper mortgage loan system has enacted and reinstated slavery law and black code laws. Enclosed is the foreclosure payoff from NFCU attorney Mr. Ahern/Commonwealth Asset Services. Enclosed is the payoff from NFCU in Merrifield, Virginia. We are asking the courts to grant a trial by jury with tort and treble damages and to get our home 7251 Whitler Creek Drive, Springfield, VA 22152 of 22 year back that was a safe place for Desert Storm War Veteran Winfred Howard that is a 100 percent totally and permanent disable war veteran. Due to the fraud foreclosure sale we are homeless and living in nomad status with no safe haven and we are asking the court to assist in getting the United Nations for the needs and to assist Joslynn Tonjua Howard due to her disabilities and her indigenous native of Indigenous America/Indian beliefs as well as Peonage in other Virginia Courts due to the sharecropper mortgage loan of NFCU. We are asking the federal court to please investigate and assist in seeking the Veteran Administration to intervene for Winfred Howard under the Vietnam readjustment Act as well as intervene before Winfred Howard under desperation enter into another sharecropper loan. We asking the federal courts to please investigate our entire bankruptcy court records for fraud and embezzlement. WE are living in great fears and have suffered life threatening harms. WE have written to Senators and Congress for assistance and we are being threatened. We need safe haven NOW for our entire family therefore we need United Nations intervention NOW. We have no permanent address therefore we must have the courts and all requested assistance from all agencies to please contact us through email at Winfred.howard@verizon.net and our cell number 703-244-6469 and 703-244-6491; we are living for 2 weeks a hotel at Marriott Hotel/Courts in Springfield, VA

across the street from NFCU on Brandon Street in Springfield VA and it too expensive but due to Mr. Howards medical disabilities of TBI due to a scud missile; splatted blood on face causing PTSD; stress induced life threatening seizures that stops him from breathing that can be confirmed by the Springfield Fire Department and Inova Health Plex and Mr. Howard heart failure and breathing respiratory we are in great fear of him dying. Therefore we need shelter NOW with the assistance of the Veterans Administration.

Sincerely


Winfred Howard and Joselyn Howard



July 02, 2019

Winfred Howard
Joslynn Howard
7251 Whitlers Creek Drive
Springfield VA 22152

RE: Loan No.8010554825
Payoff Date: 05-22-19
Property Address:
7251 Whitlers Creek
Springfield VA 22152

Dear Member(s):

The above-referenced loan is paid in full. Enclosed please find the Recorded Release, also known as the Satisfaction of Mortgage or Deed of Reconveyance. Please retain this document for your records.

If you have any questions, please call us toll-free at 1-888-842-6328. Representatives are available to assist you Monday through Saturday between 7:00 am and 12:00 am and Sunday between 12:00 pm and 12:00 am, Eastern Time.

Sincerely,

Mortgage Account Servicing
Navy Federal Credit Union

Federally insured by NCUA.
2018 Navy Federal NFCU 40165-MO-LR002 (9-18)

Place of Record: Fairfax County, Virginia , Circuit Court

Date of Note/Deed of Trust: June 25, 2003

Face Amount Secured/Face Amount of Note: \$235000.00

Recording Date: June 30, 2003

Deed Book 14673 Page 0996 Instrument Number 2003022226.003

Names(s) of Grantor(s)/Maker(s): WINFRED HOWARD AND JOSLYNN HOWARD

Name(s) of Trustee(s): LOUIS W. JENNINGS & LATISA M. HEAD

Face Amount of Note(s): \$235000.00

Tax Map #: 089-4-19-0026

I/we, holder(s) of the above-mentioned note(s) secured by the above-mentioned deed of trust, do hereby certify that the same has/have been paid in full, and the lien therein created and retained is hereby released.

GIVEN UNDER MY/OUR HAND(S) THIS 14th day of June, 2019.

Navy Federal Credit Union

By:

Jeffrey Scott Keogler, Authorized Agent

STATE OF Minnesota

1

COUNTY Ramsey

) SS

U06982667

Subscribed, sworn to and acknowledged before me by **Jeffrey Scott Keogler, Authorized Agent** this
14th day of June, 2019.

Shoua Lee, Notary Public

My Commission expires: January 31, 2022

**VIRGINIA:**

IN THE CLERK'S OFFICE OF THE CIRCUIT COURT

This certificate was presented, and with the Certificate annexed, admitted to record on _____
at _____ o'clock _____ m.

Clerk's fees: \$ _____ have been paid.

Attest: _____, Deputy Clerk

Instrument Prepared By:

Jeff Keogler
1260 Energy Lane
St. Paul, MN 55108

When Recorded Return To:

Indecomm Global Services

As Recording Agent Only

1260 Energy Lane
St. Paul, MN 55108

Loan: 8010554825

Package: 81298641

Document: 6982667

06/17/2019

RECORDED FAIRFAX CO VA
TESTE: *[Signature]* 3 *[Signature]*
CLERK

018030068.001

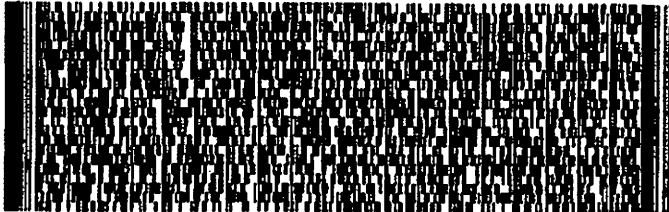
BK 25426 1303

05/29/2018 11:40:38

Fairfax County Circuit Court, DMZ Cover Sheet Application v2.3

Page 1 of 1

Fairfax County Circuit Court DMZ Cover Sheet Application v2.3



Consideration	0	Consideration/Actual Value %	100
Actual/Assessed	0	Tax Exemption	Amount Not Taxed
Code Section			
DEM Number		Tax Map Number	089-4- -19- -0026-
Original Book		Original Page	
Title Company	0	Title Case	
Property Descr.	7251 WHITLERS CREEK DRIVE SPRINGFIELD VA 22152		Multiple Lots? NO
Return To Party Name:	HENRY W. MCLAUGHLIN, ATTORNEY AT LAW	Address:	707 EAST MAIN ST. SUITE 1050, RICHMOND, VA 23219
Certified	NO	Copies	0
		Page Range	

Instruments

LIS PENDENS

Grantor(s)

NAVY FEDERAL CREDIT UNION_F_N, HOWARD, WINFRED_I_N, HOWARD, JOSLYNN_I_N

Grantee(s)

NAVY FEDERAL CREDIT UNION_F_N, HOWARD, WINFRED_I_N, HOWARD, JOSLYNN_I_N

BK 25426 1304

Parcel ID# 089-4-19-0026

VIRGINIA:

IN THE CIRCUIT COURT FOR THE CITY OF RICHMOND
Civil Division
400 North Ninth Street
Richmond, Virginia 23219

JOSLYNN HOWARD
WINFRED HOWARD

Plaintiffs,

v.

Case Number CL18 2680-2

NAVY FEDERAL CREDIT UNION,

Defendant.

Know all persons that Joslynn Howard ("Howard") one of the plaintiffs in the hereinabove styled case, does hereby give notice of *lis pendens* by this memorandum to be filed in the Clerk's Office of Circuit Court of Fairfax County, Virginia on July 5, 2017, which sets forth the following:

There is now pending in the Circuit Court for the City of Richmond, Virginia, a certain action, the style of which is *Joslynn Howard and Winfred Howard v Navy Federal Credit Union*, Case No: 18-2680-2 the general object of which is to seek a declaratory judgment that (a) Navy Federal Credit Union ("Navy Federal") is not entitled to a foreclosure of the home located at 7251 Whitler Creek Drive, Springfield, Virginia 22152 ("the home") at 9: a.m. on May 30, 2018; (b) Commonwealth Asset Trustees ("Commonwealth Asset") is not empowered to conduct a foreclosure of the home and that time and on that date and is prohibited from doing do by the deed of trust; and (c) any foreclosure of the home at 9 a.m. on May 30, 2018 would be void or voidable.

BK 25426 1305

Parcel ID# 089-4-19-0026

The grounds of the lawsuit include that no creditor ever sent a cure notice in compliance with paragraph 22 of the deed of trust to Howard or her husband, Winfred (collectively "the Howards") and therefore no creditor has gained the right to foreclose on the home. The grounds of the lawsuit also include that Commonwealth Asset is fiduciary for both the lender and the borrower, and if Commonwealth Asset is advised of a good faith challenge to a foreclosure, then under *Bemer v. Bitner*, 44 Va. Cir. 505 (Fairfax Cir. Ct. 1996) Commonwealth Asset should cancel the foreclosure and seek the guidance of a court of competent jurisdiction.

The home is the real estate affected by the said lawsuit, and Howard and her husband, Winfred, are owners of the real estate.

Witness my hand this 29 day of May, 2018

Winfred Howard
Winfred Howard
7251 Whitler Creek Drive
Springfield, VA 22152

**COMMONWEALTH OF VIRGINIA
COUNTY OF FAIRFAX**

Winfred Howard, properly identified to me, signed and acknowledged the foregoing before me in the above county and state on May 29th, 2018

[Signature]
Notary Public

My commission expires on 07/31/2021



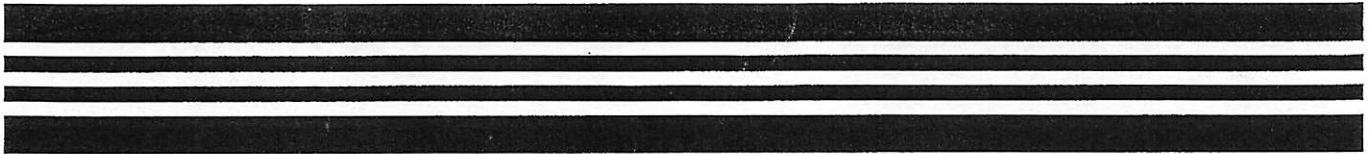
John Nguyen
Notary Public
Commonwealth of Virginia
ID #7550888
My Commission Expires
July 31, 2021

2

A COPY TESTE:
JOHN T. FREY, CLERK

BY: [Signature]
Deputy Clerk

05/29/2018
RECORDED FAIRFAX CO VA
TESTE: [Signature]
CLERK



- ** Do Not Photocopy**
- ** For Mortgage Use Only**
- ** Email ImageScanning@navyfederal.org anytime if this coversheet needs to be revised or if you have questions.**

PAYOFF
Payoff Package



CASHIERING ADVICE

May 22, 2019

**Loan No. 8010554825
Investor Code: 010
Loan Type: Conventional
Mortgagor's Name: Winfred Howard
Property Address: 7251 Whitlers Creek
Springfield VA 22152**

**These figures are due to May 22, 2019.
This loan is due for the October 01, 2013 payment.**

Principal Balance	\$	195,138.30
Interest at 5.87500%		65,624.07
Less Current Escrow Balance		-215.89
Repymt Closing Cost		.00
Recoverable Balances		12,810.05

*** * * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * ***

\$	273,356.53
-----------	-------------------

Per Diem Interest	\$	31.41
Next Payment Due	October 01, 2013	

XP996-015/EGR

PAYOFF MEMO

DATE: 5/22/2019

NAME: HOWARD
LOAN#: 8010554825
TRANS TYPE: NON-FORECLOSURE PAYOFF

TO: MORTGAGE SERVICING
FROM: Jodie Brown X42449

Please pay off the above loan as of May 22, 2019. Attached is the proceed (check)s in the amount of \$273,356.53. Please apply funds as follows:

Principle Balance:	\$	195,138.30
Interest thru 5/22/2019	\$	65,624.07
Escrow Balance	\$	(215.89)
Total Fees	\$	-
late charges	\$	-
NSF FEES	\$	-
other fees	\$	-
Recoverable Balance	\$	12,810.05
Total To Payoff		\$273,356.53

Please post the following to recoverable balance:

Payee	Payee Code	Rsn Code	Tran Code	Amount
05R00	SYKESBOURD	BKAT	710	\$3,666.97
05R00	SYKESBOURD	BKLT	710	\$200.00
05R00	SYKESBOURD	FORC	712	\$527.00
05R00	SYKESBOURD	FCCT	710	\$2,497.50
05R00	SYKESBOURD	FCCT	712	\$2,332.68
05R00	SYKESBOURD	ATTF	710	\$1,710.00
05R00		GLTF	713	\$1,875.90

Total Recoverable Balance \$ 12,810.05

FUNDS BACK TO MEMBER

Payoff Total: \$273,356.53

DO NOT RELEASE NOTE
OK TO RELEASE LIEN



MSP® Explorer: Payoff Calculation Totals (PAY4)

346 -. NAVY FEDERAL CREDIT UNION

Loan Number: 8010554825

Borrower Name: HOWARD, WINFRED

PAY4 8010554825 AS-OF 05/22/19 PAYOFF CALCULATION TOTALS 05/21/19 08:15:08

NAME W HOWARD CONTACT NAME WINFRED HOWARD

		-----		RATE CHANGES		-----	
PRINCIPAL BALANCE	195,138.30						
INTEREST 05/22/19	65,624.07	CALC	INT FROM	RATE		AMOUNT	
PRO RATA MIP/PMI	.00		09/01/13	5.87500		65,624.07	
ESCROW ADVANCE	.00		05/22/19				
ESCROW BALANCE	215.89-						
SUSPENSE BALANCE	.00						
HUD BALANCE	.00						
REPLACEMENT RESERVE	.00						
RESTRICTED ESCROW	.00						
TOTAL-FEES	.00	W 1					
ACCUM LATE CHARGES	.00						
ACCUM NSF CHARGES	.00						
OTHER FEES DUE	.00						
PENALTY INTEREST	.00						
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST			65,624.07	
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF			273,356.53	
RECOVERABLE BALANCE	12,810.05		NUMBER OF COPIES: 1			PRESS PF1 TO PRINT	

Comments:

NON-FORECLOSURE PAYOFF

*****PLEASE SEE PAYOFF MEMO*****

OKAY TO RELEASE LIEN
DO NOT RELEASE NOTE

Name: Howard
Loan: 8010554825

Int Rate
PTR

5.875%

5.625%

P & I	INT RATE	PTR	DUE DATE	PRINCIPAL BALANCE	INTEREST	PTR INTEREST	PYT NO
\$ 1,390.11				\$ 195,138.30			
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	1
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	2
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	3
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	4
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	5
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	6
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	7
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	8
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	9
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	10
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	11
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	12
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	13
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	14
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	15
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	16
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	17
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	18
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	19
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	20
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	21
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	22
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	23
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	24
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	25
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	26
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	27
\$ 1,390.11	5.875%	5.625%		\$ 195,138.30	\$ 955.36	\$ 914.71	28

\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	29
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	30
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	31
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	32
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	33
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	34
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	35
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	36
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	37
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	38
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	39
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	40
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	41
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	42
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	43
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	44
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	45
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	46
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	47
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	48
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	49
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	50
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	51
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	52
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	53
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	54
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	55
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	56
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	57
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	58
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	59
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	60
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	61
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	62

\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	63
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	64
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	65
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	66
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	67
\$ 1,390.11	5.875%	5.625%	\$ 195,138.30	\$ 955.36	\$ 914.71	68

\$64,964.48	\$62,200.28
Total Int	Total PTR

$$\$64,964.48 + \$659.59 = \$65,624.07 \quad \text{Total interest}$$

MSP® Explorer: Payoff Information (PMPO)

346-. NAVY FEDERAL CREDIT UNION

Loan Number: 8010554825

Borrower Name: HOWARD, WINFRED

PMPO 8010554825 GRP 8CR PAID IN FULL AS OF 05/22/19 05/21/19 12:30:06
NAME W HOWARD BILL MODE 9 LOAN TP 13 CONV. RES.
DUE 10/01/13 INV 010 PERSON CD L PMT LC 55.60 MIN LC .01 STATE 45 VA

-----PAYOFF PROCESSING-----
PRINCIPAL RES ESC BAL SUB CD PAYT TO SUSP
INTEREST HUD BAL LASER AC DATE SRC
MIP/PMI PENALTY INT HI TYPE DQ PO?
ESCR ADV PEN SVC FEE
ESCR BAL FEE REBATE
SUSP BAL RECOVER BAL PIF CK AMT
REP RES BAL TOTAL FEES PIF TOTAL

OVR GROUP 8CR USED BY EGR FOR PMPO, 1 ITEMS, OPEN.
LAST TRANSACTION: 8010554825 FOR \$4407.50

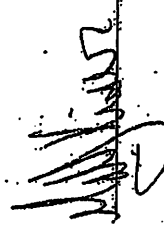
-- 1~TRAN----- CASH/ADVANCE TRANSACTIONS----- (PF8: FORWARD)

GRP 8CR USER EGR 052219 PMPO 081 PAYOFF

TO SUSP OVR HI TP SUB CD PAYT EXC CD/DATE PAID TO ----- LASER -----
1 P PF 052219

AMT RECVD PRINCIPAL INTEREST(-) PEN INT(-) PEN FEE ESCROW(-) SUSPENSE(-)
260546.48 195138.30 65624.07+ 215.89-
REP RES(-) FEE & CD FEE & CD FEE & CD FEE & CD DEDUCT REBATE

Rio

SYKES, BOURDON, AHERN & LEWY, P.C. TRUST ACCOUNT #76-FORECLOSURE 281 INDEPENDENCE BOULEVARD, 5TH FLOOR VIRGINIA BEACH, VA 23462		TOWNE BANK 68-894/514 <small>68-894/514 is a check number and is not a routing number</small>		CHECK NO. May 15, 2019	CHECK DATE May 15, 2019	CHECK AMOUNT 273,356.53	85304
PAY TO THE ORDER OF		Two Hundred Seventy Three Thousand Three Hundred Fifty Six and 53/100					
Navy Federal Credit Union		AUTHORIZED SIGNATURE 					
CA12-191080-23/HOMERD, JOSEPH W. 1251 WHITLERS CREEK DR SPRINGFIELD VA 22153 14089491502411776011							

Security Features Details on back

 ENDORSE HERE

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

DATE _____

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *

RS-52

The security features listed below, as well as those not listed, exceed industry guidelines.

Security Features:	Results of document alteration:
MicroPrint Line	- Small type in line appears as dotted line when photocopied
Chemically Sensitive Paper	- Stains or spots may appear with chemical alteration
Security Screen	- Absence of "Original Document" verbiage on back of check

* Padlock design is a certification mark of the Check Payment Systems Association.

* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

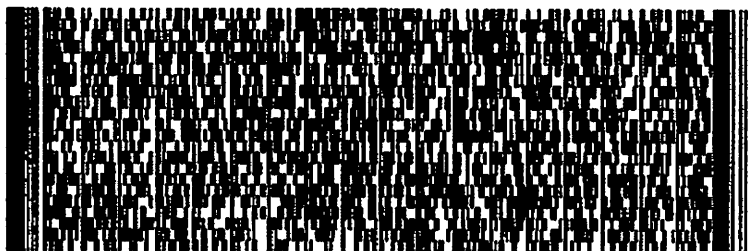
019003649.001

BK 25641 0265

01/22/2019 15:15:16

Fairfax Circuit Court Coversheet Generator

Cover Sheet Page 1 of 1



Consideration		Consideration/Actual Value %	100	
Actual/Assessed	Tax Exemption	NONE	Amount Not Taxed	
Code Section				
DEM Number		Tax Map Number	089-4- -19- -0026-	
Original Book		Original Page		
Title Company	NONE		Title Case	
Property Descr.	7251 WHITLER CREEK DRIVE, SPRINGFIELD VIRGINIA		Multiple Lots?	NO
Return To Party Name:	LAW OFFICE OF HENRY MCLAUGHLIN	Address:	707 E MAIN ST. STE 1050, RICHMOND VA 23219	
No. of Certified Copies	0	No. of Non-certified Copies	0	Page Range

Instruments

LIS PENDENS

Grantor(s)

HOWARD, JOSLYNN_I_N, HOWARD, WINFRED_I_N

Grantee(s)

HOWARD, WINFRED_I_N, HOWARD, JOSLYNN_I_N

BK 25641 0266

Parcel ID# 089-4-19-0026

VIRGINIA:

IN THE CIRCUIT COURT FOR THE CITY OF RICHMOND
Civil Division
400 North Ninth Street
Richmond, Virginia 23219

JOSLYNN HOWARD
WINFRED HOWARD

Plaintiffs,

v.

Case Number CL19 000356-00

NAVY FEDERAL CREDIT UNION,

Defendant.

MEMORANDUM OF LIS PENDENS

Know all persons that Joslynn Howard ("Howard") one of the plaintiffs in the hereinabove styled case, does hereby give notice of *lis pendens* by this memorandum to be filed in the Clerk's Office of Circuit Court of Fairfax County, Virginia on January 22, 2019, which sets forth the following:

There is now pending in the Circuit Court for the City of Richmond, Virginia, a certain action, the style of which is *Joslynn Howard and Winfred Howard v Navy Federal Credit Union*, Case No: 19 ^{CL} 000356-00 the general object of which is to seek a declaratory judgment that (a) Navy Federal Credit Union ("Navy Federal") is not entitled to a foreclosure at 9 a.m. on January 23, 2019 of the home of Howard ("the home") located at 7251 Whitler Creek Drive, Springfield, Virginia 22152.; (b) Commonwealth Asset Trustees, LLC ("Commonwealth Asset") is not empowered to conduct a foreclosure of the home and that time and on that date and is prohibited from doing do by the deed of trust; and (c) any foreclosure of the home at 9 a.m. on January 23, 2019 would be void or voidable.

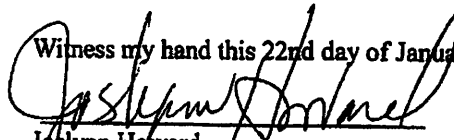
BK 25641 0267

Parcel ID# 089-4-19-0026

The grounds of the lawsuit include that no creditor ever sent a proper cure notice in compliance with paragraph 22 of the deed of trust to Howard or her husband, Winfred Howard and therefore no creditor has gained the right to foreclose on the home. The grounds of the lawsuit also include that Commonwealth Asset is fiduciary for both the lender and the borrower, and if Commonwealth Asset is advised of a good faith challenge to a foreclosure, then under *Bemer v. Bitner*, 44 Va. Cir. 505 (Fairfax Cir. Ct. 1996) Commonwealth Asset should cancel the foreclosure and seek the guidance of a court of competent jurisdiction.

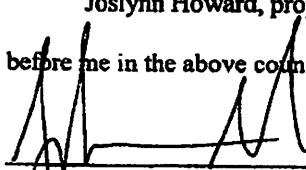
The home is the real estate affected by the said lawsuit, and Howard and her husband, Winfred Howard are owners of the home. .

Witness my hand this 22nd day of January, 2019


 Joslynn Howard
 7251 Whitler Creek Drive
 Springfield, VA 22152

**COMMONWEALTH OF VIRGINIA
 COUNTY OF FAIRFAX**

Joslynn Howard, properly identified to me, signed and acknowledged the foregoing before me in the above county and state on January 22, 2019.


 Notary Public

My commission expires on 07/31/2021



John Nguyen
 Notary Public
 Commonwealth of Virginia
 ID #7559888
 My Commission Expires
 July 31, 2021

Prepared by Henry W. McLaughlin,
 Law Office of Henry McLaughlin, P.C.
 707 East Main Street, Ste 1050
 Richmond, Virginia 23219

2018030068.001

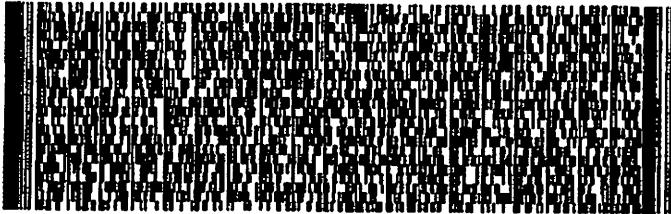
BK 25426 1303

05/29/2018 11:40:38

Fairfax County Circuit Court, DMZ Cover Sheet Application v2.3

Page 1 of 1

Fairfax County Circuit Court DMZ Cover Sheet Application v2.3



Consideration	0	Consideration/Actual Value %	100
Actual/Assessed	0	Tax Exemption	Amount Not Taxed
Code Section			
DEM Number		Tax Map Number	089-4- -19- -0026-
Original Book		Original Page	
Title Company	0	Title Case	
Property Descr.	7251 WHITLERS CREEK DRIVE SPRINGFIELD VA 22152		Multiple Lots? NO
Return To Party Name:	HENRY W. MCLAUGHLIN, ATTORNEY AT LAW	Address:	707 EAST MAIN ST. SUITE 1050, RICHMOND, VA 23219
Certified	NO	Copies	0
		Page Range	

Instruments

LIS PENDENS

Grantor(s)

NAVY FEDERAL CREDIT UNION_F_N, HOWARD, WINFRED_I_N, HOWARD, JOSLYNN_I_N

Grantee(s)

NAVY FEDERAL CREDIT UNION_F_N, HOWARD, WINFRED_I_N, HOWARD, JOSLYNN_I_N

BK 25426 1304

Parcel ID# 089-4-19-0026

VIRGINIA:

IN THE CIRCUIT COURT FOR THE CITY OF RICHMOND
Civil Division
400 North Ninth Street
Richmond, Virginia 23219

JOSLYNN HOWARD
WINFRED HOWARD

Plaintiffs,

v.

Case Number CL18 2680-2

NAVY FEDERAL CREDIT UNION,

Defendant.

Know all persons that Joslynn Howard ("Howard") one of the plaintiffs in the hereinabove styled case, does hereby give notice of *lis pendens* by this memorandum to be filed in the Clerk's Office of Circuit Court of Fairfax County, Virginia on July 5, 2017, which sets forth the following:

There is now pending in the Circuit Court for the City of Richmond, Virginia, a certain action, the style of which is *Joslynn Howard and Winfred Howard v Navy Federal Credit Union*, Case No: 18 2680-2 the general object of which is to seek a declaratory judgment that (a) Navy Federal Credit Union ("Navy Federal") is not entitled to a foreclosure of the home located at 7251 Whitler Creek Drive, Springfield, Virginia 22152 ("the home") at 9: a.m. on May 30, 2018; (b) Commonwealth Asset Trustees ("Commonwealth Asset") is not empowered to conduct a foreclosure of the home and that time and on that date and is prohibited from doing do by the deed of trust; and (c) any foreclosure of the home at 9 a.m. on May 30, 2018 would be void or voidable.

BK 25426 1305

Parcel ID# 089-4-19-0026

The grounds of the lawsuit include that no creditor ever sent a cure notice in compliance with paragraph 22 of the deed of trust to Howard or her husband, Winfred (collectively "the Howards") and therefore no creditor has gained the right to foreclose on the home. The grounds of the lawsuit also include that Commonwealth Asset is fiduciary for both the lender and the borrower, and if Commonwealth Asset is advised of a good faith challenge to a foreclosure, then under *Berner v. Bitner*, 44 Va. Cir. 505 (Fairfax Cir. Ct. 1996) Commonwealth Asset should cancel the foreclosure and seek the guidance of a court of competent jurisdiction.

The home is the real estate affected by the said lawsuit, and Howard and her husband, Winfred, are owners of the real estate.

Witness my hand this 29 day of May, 2018

Winfred Howard
Winfred Howard
7251 Whitler Creek Drive
Springfield, VA 22152

**COMMONWEALTH OF VIRGINIA
COUNTY OF FAIRFAX**

Winfred Howard, properly identified to me, signed and acknowledged the foregoing before me in the above county and state on May 29th, 2018

[Signature]
Notary Public
My commission expires on 07/31/2021



John Nguyen
Notary Public
Commonwealth of Virginia
ID #7559888
My Commission Expires
July 31, 2021

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
DIVISION

Winfred Howard
and
Joslynn Tonjua Howard
Plaintiff(s),

v.

Navy FEDERAL Credit Union
Defendant(s).

Civil Action Number: 1:22 CV 954

LOCAL RULE 83.1(M) CERTIFICATION

I declare under penalty of perjury that:

No attorney has prepared, or assisted in the preparation of Complaint
(Title of Document)

Joslynn Howard
Name of Pro Se Party (Print or Type)

Joslynn Howard
Signature of Pro Se Party

Executed on: 8/19/2022 (Date)

OR

The following attorney(s) prepared or assisted me in preparation of
(Title of Document)

(Name of Attorney)

(Address of Attorney)

(Telephone Number of Attorney)

Prepared, or assisted in the preparation of, this document

(Name of Pro Se Party (Print or Type)

Signature of Pro Se Party

Executed on: (Date)

2022 AUG 19 P 2:33

FILED